Developing a Web-based Instructional Module to Assist Students in Understanding the Financial Aid Satisfactory Academic Progress Policy

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Abstract: Financial aid is a key component for students who want to earn a college degree, without it many would not be able to consider post-secondary education as an option. Federal regulations require that students meet Satisfactory Academic Progress (SAP) in order to be eligible for Federal Financial Aid, yet few students neither know nor understand this requirement. The purpose of this instructional design project was to develop a web-based module that explains the Financial Aid Satisfactory Academic Progress Policy specifically for UH Maui College students. The web tutorial was designed using the ADDIE model and data collected for the evaluation of the module included the use of survey forms, Retrospective and Likert Scale questionnaires, and observation notes. Overall analysis of the results was positive. Students indicated a substantial increase in understanding SAP after completing the module. In addition, participants achieved an above average score of 81% on the assessment questions. One surprising result of the data analysis were participant responses to the preferred learning method. Of the options of video, text, or a combination of both, over half (53%) choose both while only 12% favored video for learning.

Introduction

Following the trend of rising post-secondary enrollment rates, in 2010 eighteen million undergraduate college students registered to attend degree granting universities and colleges across the United States. College enrollment has been on the rise since 1990 with the most significant increase occurring from 2000-2010 when rates increased by 37%, approximately triple the amount from the previous decade. It is projected that enrollment rates will continue on this upward trend (Aud, Hussar, Johnson, Kena, & Roth, 2012).

A majority of students attending college will take advantage of funds available through the Federal Financial Aid program. Access to these monies will help pay for their educational expenses; for most, this aid will play an important role in making their educational goals obtainable. There are various forms of aid; the three main types are Federal grants, loans and work-study. Pell Grants, the most commonly known Federal grant, can be considered the foundation for all student aid. In order for students to access

these funds they must complete a Free Application for Federal Student Aid (FAFSA). As expected, and in sync with growing enrollment rates, the number of students receiving Federal aid has also risen. According to Aud et al (2012), from 2006-07 to 2009-10 there was a 10% increase in the number of first-time, full-time undergraduate students at 4-year institutions who received any aid. In addition, the authors write that "For first-time, full-time undergraduate students at 2-year institutions in 2009-10, 67 percent received grant or scholarship aid…" (p. 100). Furthermore, during the 2011-12 academic year 37% (9.4 million) of all undergraduate students received a Pell Grant (Baum & Payea, 2012).

The benefit of Federal aid is balanced with student responsibility. Students need to meet basic eligibility criteria to qualify for aid and must continue to remain eligible. Federal regulations require that on top of meeting the basic criteria, students must also complete a FAFSA every year, plus maintain Satisfactory Academic Progress (SAP). In a nutshell, SAP requires students to remain in good academic standing while continuing to make progress towards completing the required courses that fulfill their degree or certificate. Although each institution sets its own SAP policies, they are based on the same Federal guidelines.

Many students at the University of Hawai`i Maui College (UHMC) receive some form of financial aid. According to UHMC's Financial Aid Officer as of March 2013, 70% (2,771) of the students enrolled accepted the Federal aid they were offered; of those that received aid 85% (2,355) got Pell Grants (C. Bio, personal communication, March 4, 2013). Upon receiving aid the student inevitably accepts the responsibility of complying with the UH Maui College SAP policy. However, most students are not aware that such a policy exists until they are placed on financial aid suspension. Furthermore, by the time the student becomes responsive to the policy they are usually suspended from receiving aid and cannot afford the tuition expense. "Academic research confirms the importance of financial aid" (Executive Office of the President, 2009, p. 1). Thus, the purpose of this instructional design project was to develop a web-based module to explain the Financial Aid Satisfactory Academic Progress Policy for students at UH Maui College.

At UHMC student degree levels span from Academic Certificates to Bachelor Degrees. Figure 1 below shows a snapshot of selected characteristics of Maui College students from Spring 2013[1]. It illustrates that a good portion of the population is made up of non-traditional students, meaning that these students generally work while attending school, have delayed enrollment into college from high school, and are supporting others. Therefore, aid is even more crucial to the success of this student population.

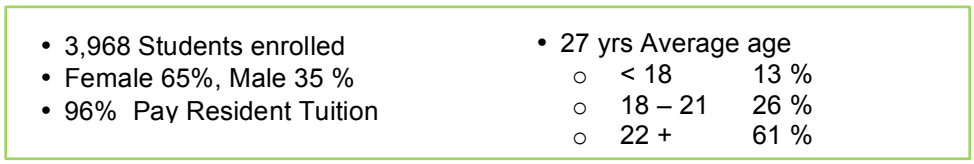

Figure 1 Selected Characteristics of UH Maui College Students

[1]https://www.hawaii.edu/institutionalresearch/openingEnrollmentDemographics

Background

Financial aid is a key component for students who want to earn a college degree as without it many would not be able to consider postsecondary education as an option. Long (2010) states, "researchers have long thought that financial aid is important to supporting college success…" (p. 52). This is especially true for students at UH Maui College (UHMC) since the majority of them receive financial aid. Many UHMC students, however, lack a clear understanding of how their academic choices and performance affects their financial aid eligibility. Therefore, an online tutorial explaining the UHMC SAP policy to students receiving Federal aid could assist them in achieving their goal of obtaining a degree.

A review of the literature about the impact of financial aid on student success indicates that although financial aid has improved access to higher education, there is a lack of improvement in college graduation and persistence rates (Brock, 2010). This finding is further supported by Shireman (2009) who writes "Financial aid has increased over the past few decades, and so has matriculation. But degree production has faltered…" (p. 55). On the bright side, much of the literature also offers suggestions to improving the situation, one in particular comes from Long (2010) who points out that more could be done to raise awareness among students and writes "By educating potential students about their aid eligibility…the Pell Grant could become a more effective tool in improving college success" (p. 56). The motivation to create the SAP instructional module is a direct result to the idea of further informing students about financial aid policies.

Further investigations of other colleges Financial Aid websites revealed that these institutions continue to relay their SAP policy information using text heavy web pages. Today's students "prefer interactive, technology-based learning experiences" (Slebodnik & Riehel, 2009, p. 33); thus a web-based instructional module was created. Drawing from my own experiences as a Financial Aid Mentor, I can see how using an alternative approach versus offering this important information on a text based website could be beneficial in appealing to college students.

In order to support learning and improve student retention, the existing 4 page UHMC SAP Policy was transformed into a web-based instructional module using the ADDIE model as a framework coupled with Gagne's Nine Events of Instruction strategy (Reiser & Dempsey, 2007). The tutorial was built with Weebly, an easy-to-use online website creator that offered a structure to house videos, images, hyperlinks, text, and widgets. The module included interactive quizzes, instant feedback, examples, and practice exercises. It focused on explaining the SAP Policy for students at UH Maui College by clustering the information into three main criteria – GPA, completion rate and maximum timeframe. Since the cognitive level of UHMC students span the spectrum and to address the diverse needs of the learners the module was created with extra guidance options for the learners who may need it, as well as with an all text alternative for some who may prefer it. It was designed to be self-paced and delivered online

Methods

The target population for the module was UH Maui College students and was implemented on the UH Maui campus. Email requests for volunteer participants were sent out to the student body. Students were asked to participate anonymously, as a member of a small focus group, or to do a one-on-one session with the researcher. The first email was sent via UHMC's Student Life program which yielded disappointing results. A week later, I requested that the Financial Aid Office send out another mass email to students currently receiving aid. While there was an increase in responses it was nowhere near the number of responses the researcher had hoped for. In a last ditch effort to improve the response rate, the researcher contacted a few teachers requesting they send out an email on my behalf to encourage participation from their students. While more responses were received, in the end the response rate was less than 1% of the target population.

Formative evaluation was conducted to assess the effectiveness of the web tutorial during the planning, design, development, and implementation stages of the module. It was conducted in two phases; the first was with a panel of experts which included subject matter experts, a web design expert, and an educational expert. Feedback from the experts was collected primarily via a Google form. During the second phase, 3 one-on-one sessions were conducted; and while a small group meeting was scheduled it was cancelled when only two participants showed up. At the same time, the module was also field tested with the target population. The second phase of the evaluation process activities occurred simultaneously due to time constraints placed on the research project.

Two main surveys were embedded into the module to collect data. The information was gathered anonymously with participants using a code word retrieved from a random word generator to maintain anonymity. The first survey included a series of eleven questions to assess learner performance with the instructional module. The second questionnaire contained demographic questions; Likert scale questions to gage the user's satisfaction with the module as well as their perception of how useful the information was; and Retrospective questions to evaluate participants' understanding of the SAP policy before and after completing the module.

Results and Discussion

In total, 29 UHMC students agreed to participant in the study. However, only 17 completed the module and data was gathered only from these participants.

One-on-One Sessions

One-on-one sessions were conducted and the notes recorded by the researcher were beneficial. One of the main observations noted was that in all 3 sessions each of the participants skipped either some or part of the module. They also all played the video but did not actually watch the videos. It appeared that they listened while exploring other parts of the page, sometimes scrolling down to the Quick Quiz Questions at the bottom and other times searching and reading the text.

Expert Panel

The feedback received from the expert panel was constructive and helpful. SME's provided needed corrections to the content of the module. Additionally, the web design and education expert provided comments that guided modifications to the module design. In Figure 2 below are some suggestions from the experts and the researcher's response.

Expert's Suggestion	Researcher's Resolution
"May want to include that 2.0 is also seen as C average."	Revised *What is GPA?* video to include C average information.
"Maybe share an example. Sam attempted 12 credits but finished 9...So he is OK with CR because he is above the minimum 67%."	Created examples and incorporated them into the *What is Completion Rate?* video.
"Grades that count as completed: A, B, C, D, (CR should be added)"	Modified *What is GPA?* web page and video to include CR.
" 'What Is SAP: ' In addition to 'what' students should also know 'why.' "	Revised *What is SAP?* video to address why SAP is important.
"Screeching sound in GPA video"	Removed some of the animations from the *What is GPA?* Video.

Figure 2 Suggestions from Experts

SAP Module

The 17 participants were all UHMC undergraduate students, 14 respondents were pursuing an Associate's degree and 3 were pursuing Bachelor's degrees. Ten of the 17 students were 35 years or older while the remaining 7 were younger. In addition, Figure 3 shows that 88% of them had an eligible SAP status, while 6% were ineligible and another 6% were not sure.

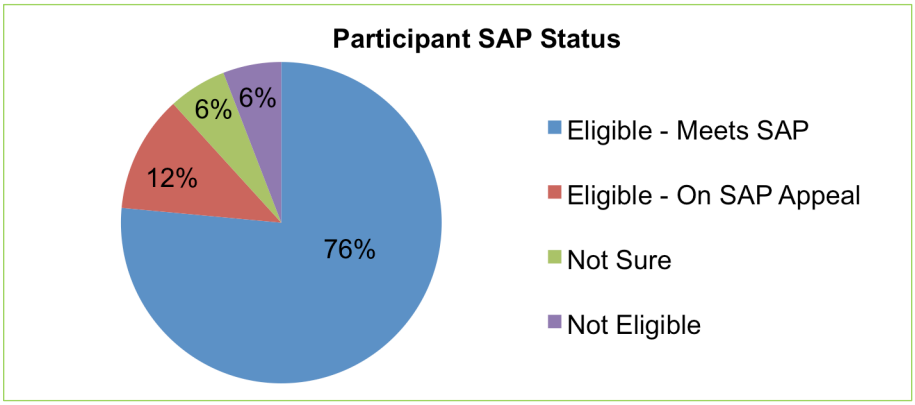

Figure 3 Chart of Participants SAP Status

It was estimated that it would take 1 hour to work through all elements of the web-tutorial. However, an analysis of the data showed that the average completion time was approximately 31 minutes. It is important to note that the average includes the longest time (4 hours 45 minutes) and the shortest time (6 minutes). Though, the median (15 minutes) and the mode (12 minutes) are probably better indicators of the actual time it took to complete the module. In addition, only two of the 17 participants thoroughly

completed the module, which included Completion Rate exercises; 15 of the participants skipped over this part.

Analysis of the SAP Test assessment revealed that participants earned an average overall score of 81%. Figure 4 displays the list of items and participants cumulative scores. Overall students did better on questions that had one correct answer, while they scored lower on the scenario questions which had multiple correct answers. In particular participants did well on the items that required remembering the learned information. On the other hand, many students missed the questions that required application of the learned information. Considering this result the researcher will be reviewing the module in order to improve the instruction. In addition, one-on-one participants commented that question 11 was confusing so it will be rewritten.

Assessment: SAP Test		
Question Item		
1	What do the letters S A P stand for?	94%
2	Is SAP a federal regulation?	88%
3	What are the 3 criteria used to determine SAP?	88%
4	You must have at least a _____ GPA to meet the SAP standard.	100%
5	You must complete at least _____ of the credits you attempt, to meet the completion rate standard.	94%
6	SAP is calculated cumulatively.	100%
7	Select ALL those that have exceeded the maximum timeframe requirement.	
	Student 1: 56 credits completed, 60 credits attempted	53%
	Student 2: 30 credits completed, 30 credits attempted	76%
	Student 3: 62 credits completed, 62 credits attempted	88%
8	What happens if you fail to meet SAP?	94%
9	If you fail to meet SAP, you may be able to file an appeal.	94%
10	You can be sure to meet SAP by practicing the following habits.	
	Avoid a pattern of dropping or failing classes	82%
	Know what courses to take	100%
	See an academic counselor regularly	94%
11	Read the scenarios below; which students would you refer to the Financial Aid office? Check all that apply.	
	Jill has 1.0 GPA, a 100% completion rate, and has a total of 24 attempted credits.	76%
	Margaret is a new student.	*
	You have a total of 30 attempted credits, a completion rate of 70%, and a 2.5 GPA	65%
	Tom has a 3.0 GPA, a 90% completion rate, and has a total of 59 attempted credits.	29%
	Paul has a 2.0 GPA, a 67% completion rate, and a total of 12 attempted credits.	53%

Figure 4 SAP Test Questions

Just as important as the assessment results were the responses to the Retrospective questions. One of the key questions asked students about their level of understanding regarding SAP. Figure 5 illustrates that the module was successful in informing students about SAP. Before completing the module only 18% of the participants knew a lot about SAP, but after completing the module 94% understood a lot about SAP.

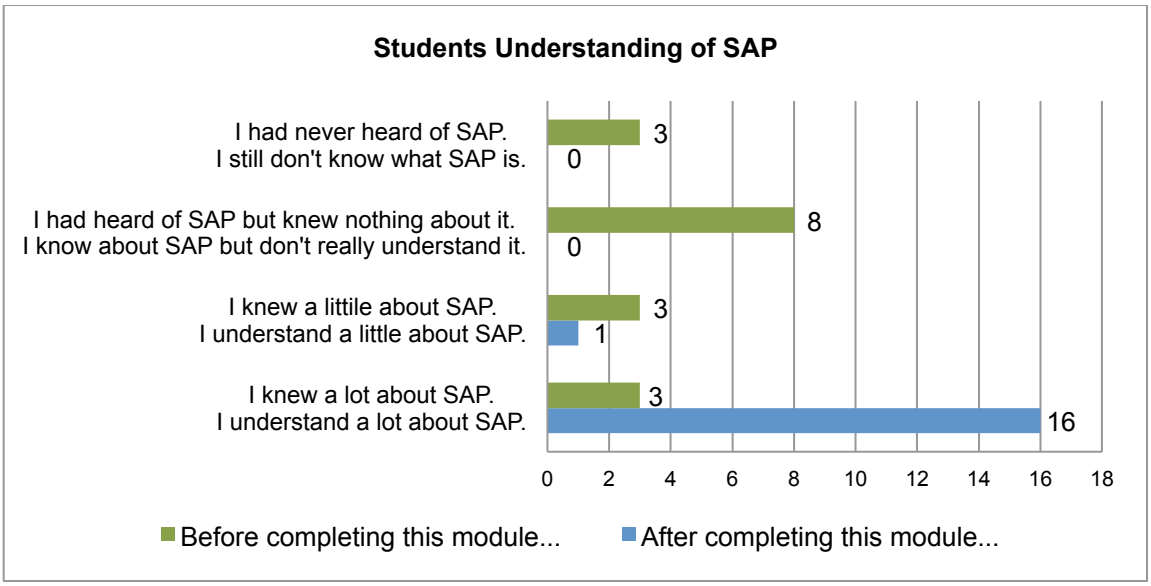

Figure 5 Students Understanding of SAP

Likert scale questionnaires were used to evaluate the look and feel of the web module and to gauge student attitude about the module's content. There were five questions for each area and a 6 point scale was used, with 0 being Strongly Disagree to 5 being Strongly Agree. Figures 6 and 7 show the percentage of students who answered *agree* or *strongly agree* to the Likert questions. Overall, feedback on the module design was positive. Noting that the attractiveness of the module garnered the lowest agreeable responses (88%), the researcher will revisit the module design to improve the sites look. On another note, all students felt the directions were clear and easy to follow.

Percentage of students who answered *agree* or *strongly agree* for website look and feel questions.	
The audio was clear and at an appropriate sound level.	94%
The module website is attractive and appealing.	88%
The content of the module is clear and consistent.	94%
The videos were easy to see and hear.	94%
The module directions are clear and easy to follow.	100%

Figure 6 Responses to Module Design

Percentage of students who answered *agree* or *strongly agree* for attitudinal questions.	
The SAP information contained in the module is useful to me	94%
I feel that this information is important for me to know	88%
The information I learned from the module will help me to make better choices regarding my academic career.	94%
I understand the consequences of failing to meet SAP	94%
I understand the remedies available to me if I fail to meet SAP	100%

Figure 7 Responses to Attitudinal Questions

Student responses to the attitudinal survey were also positive. Almost all, 94% to be exact, agreed or strongly agreed that the SAP information was useful for them and that it would help them to make better academic decisions. However, only 88% felt that the information was important for them to know; this was the lowest agreeable response rate. With that said, 100% of all participants understood the remedies available if they failed to meet SAP

Figure 8, depicts one unexpected result of the data analysis, which was student reaction to the medium they preferred learning with - either video, text, or a combination of both. While the researcher expected a high preference for learning through video, only 12% choose that option; furthermore 23% stated they had no preference at all. Fifty-three percent of participants favored learning through both mediums. Considering that the majority of respondents were over 35 years old that may explain the difference between what the researcher expected and what actually occurred. Additional research with a higher response rate may help to clarify the question of preference.

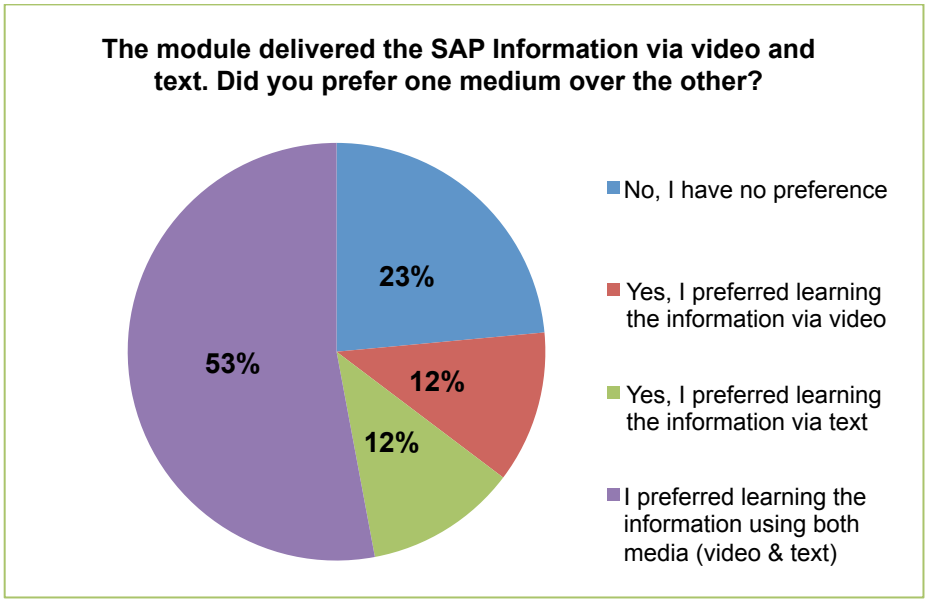

Figure 8 Preference Question: Video vs Text

Conclusion

Based on an overview of the data analysis the researcher determined that the module met its objective of explaining the Financial Aid Satisfactory Academic Progress Policy for students at UH Maui College. After completing the instructional module all but one student was able to assess their academic situation and identify their current SAP status. In addition, 15 of the 17 students correctly identified the three major criteria of the policy.

Ideally, I would like the tutorial link to be placed on the UHMC Financial Aid website and the completion of the SAP instructional module to be added as a requirement for UHMC students. I believe initial implementation should start with all students on

financial aid probation, suspension, or on appeal. Then eventually, require all students who receive aid to complete the module.

Although, this module was created specifically to address UHMC's SAP policy, the contents can be modified and used by other institutions. One of the main lessons learned during this research project was the need to work closely with the Financial Aid Officer to ensure that the information is current and accurate. Also, if I could offer one tip for anyone else considering a similar project it would be to write better scenario questions so that application of knowledge can be more accurately assessed. With that said, further research should be conducted to address the issues identified and discussed in this paper. Additionally, more research in this particular subject area would be beneficial for students as well as individual institutions.

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